

Online Loan Application (OLA) Renewal 60-Day Public Comment Period

Date of Contact: July 8, 2026
Contact Method: Telephone
Contact: Margaret Krome-Lukens
Title: Policy Co-Director
Organizational Affiliation: Rural Advancement Foundation
International (RAFI)
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On 7/8/2026, I was contacted by Margaret Krome-Lukens, Policy Co-Director, at Rural Advancement Foundation International (RAFI) to discuss the FSA Online Loan Application (OLA) 60-Day public comment notification published to the Federal Register.

Mrs. Krome-Lukens asked the following questions regarding the OLA:

1) What changes are being made to OLA?

Response: There are no changes being made to OLA related to this Federal Register publication. OLA was released on 12/5/2023. The Paperwork Reduction Action (PRA) requires Federal agencies to renew with OMB every 3 years. The 60-Day Federal Register publication is the first step in the renewal process.

2) The 60-Day notice indicates FSA is currently exploring broader IT Modernization efforts to enhance program delivery. As part of the broader IT modernization effort, the existing OLA platform may be incorporated into a new fully integrated lending platform for USDA. OMB review and approval will

**be required prior to implementation of any new online loan intake software.
What does this mean?**

Response: FSA has recently entered into a contract with a vendor for purchase of a Commercial Off the Shelf (COTS) loan delivery system. It is anticipated that the new COTS software will replace the existing OLA platform currently in use. Any new FLP Direct Loan application intake process within the COTS platform and associated public burden must go through the PRA process and be approved by OMB prior to usage.

3) What role will artificial intelligence play in the future for FSA Direct Loan application in the new system? Will FSA staff still be involved in the decision making?

Response: Usage of AI within the system is still being explored to expedite loan delivery. While AI may assist with certain areas of the process, it is anticipated that actual Agency staff will still be making final decisions on loan application requests.

Date of Contact:	July 15, 2026
Contact Method:	Email
Contact:	Margaret Krome-Lukens
Title:	Policy Co-Director
Organizational Affiliation:	Rural Advancement Foundation International (RAFI)
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On 7/15/2026, I received an email from Margaret Krome-Lukens, Policy Co-Director, at Rural Advancement Foundation International (RAFI). Mrs. Krome-Lukens asked the following questions regarding the OLA:

When a farmer submits their loan application through OLA, does that application get processed/decided on by their local county office, or somewhere else in FSA?

Response: As part of the OLA process, the applicant designates their headquarter county. When an OLA submission occurs, the submission is then processed by the FLP staff that services the headquarter county designated by the applicant.